

# Navigating Resources and Services

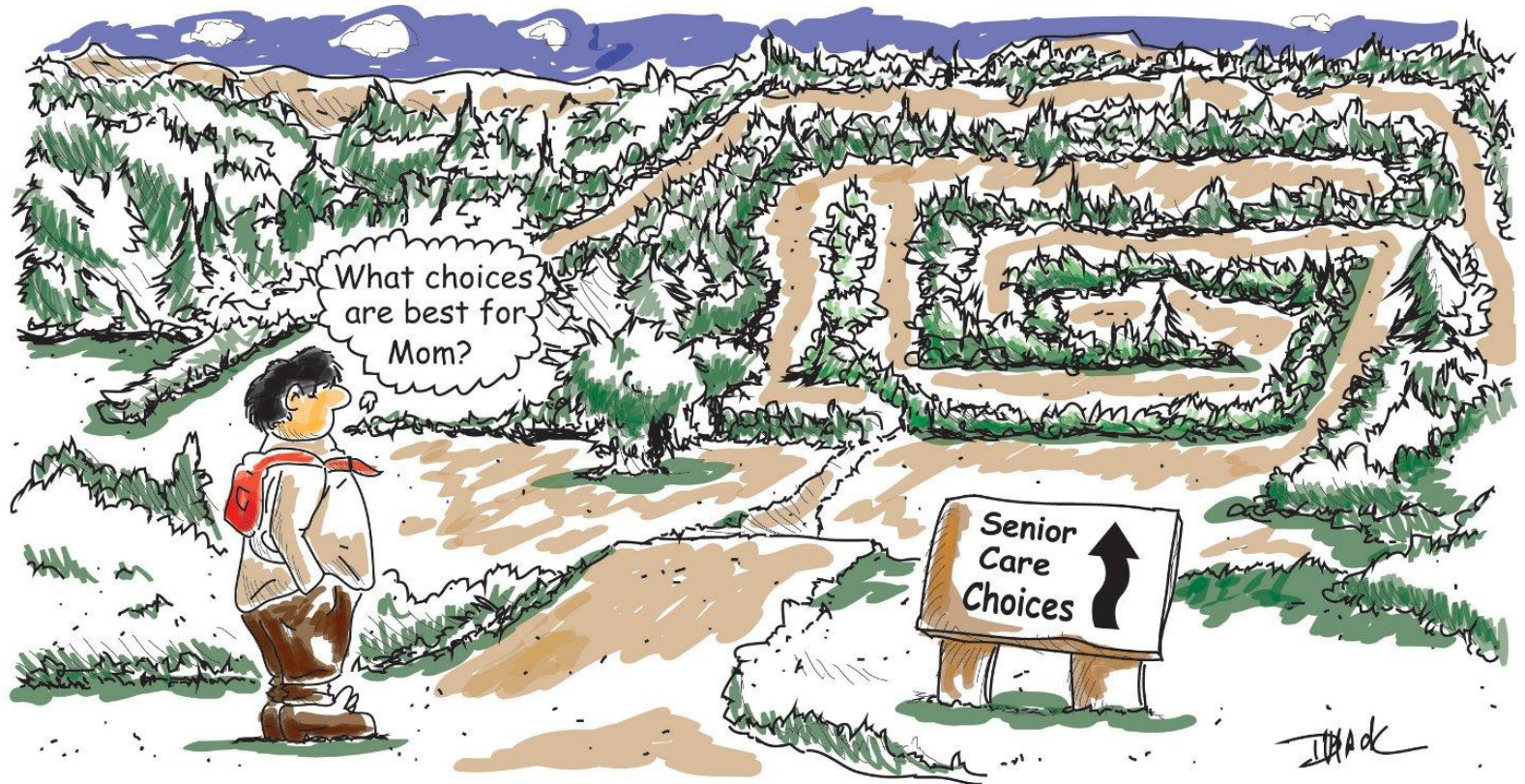
“Start where you are. Use what you have.  
Do what you can.” – Arthur Ashe

Barbara Albert  
SHIP Program Manager

Emily Leclercq, LCSW-C  
Map Resource Specialist



# Where to Start?



# Resources for Aging in Place

## **Modifications to the home**

- Home Accessibility (grab bars, hand rails, ramps, doorway widening)
- Medical Equipment (shower bench, bedside commode, walkers, scooters)
- Assessment of Environment (Occupational Therapist)
- Office on Aging & Independence (OoAI) can provide resources regarding these areas through our Aging in Place Program

# Aging in Place Supports

- **In-home Care** (help with personal care, meal prep., housekeeping, transportation, medication management, etc...)
  - This is a private pay service, hourly cost is between \$15.00 to \$25.00 an hour
  - OoAI offers a Home Care Registry, which is a list of individuals and agencies that you can hire to provide in-home care
  - Based upon need, income and assets, there could be a community program to assist
  - Medicare coverage for home health care is very limited and an individual must meet specific criteria in order for Medicare to pay



# Aging in Place Supports

- **Personal Emergency Respond System (PERS)**
  - Also known as the Medical Emergency Response Systems, lets you call for help in an emergency by pushing a button. Cost Installation fee \$50 - \$100 and a monthly monitoring fee \$30 - \$50
- **Meals on Wheels (MOW)**
  - Volunteers deliver 2 meals a day M- F to homebound seniors, Cost: sliding fee based on income and monthly expenses
- **Transportation Options**
  - RTA Mobility— curb-to-curb transportation for seniors and persons with a disability, can take them to medical appts, social service appts and senior center. Cost: \$2.50 one way
  - Neighbor Ride – volunteer agency that provides transportation to seniors 60 yrs. And older to trips in the local area. Cost: fee is based on mileage.

# Aging in Place Supports

- **Medical Adult Day Center**
  - Is a day program that provides activities for individuals who generally can't be home alone and who need medical supervision and assistance. Most provide transportation and meals during the day. Hours from about 9am to 4pm. Cost: \$70 - \$90 a day
- **Connections Social Day Program**
  - Is a 4 hour social program for older adults who are in need of a structured activity program. Offered through some of our 50+ Centers. Cost: a sliding scale fee, based on income

# Respite Care Services

- Respite Care is a short term and temporary break for a caregiver. Respite options include:
  - In-home respite – informal support by a friend or family member or paid care by another person or agency
  - Out of home respite – adult day programs or residential care center provided in an Assisted Living or Nursing Home Center
- OoAI has a Caregiver Support Program who can provide resources to caregivers regarding respite care options

# Assisted Living Facilities (ALF)

- Are for individuals who need assistance and can no longer live independently, but don't require 24-hour nursing home care. ALF provides a place to live, meals, assistance with daily activities, such as bathing, dressing, grooming, eating and medication management.
- There are larger ALF and smaller ALF called group homes. OoAI has a list of all the ALF options in Howard County.



# Cost of Assisted Living

- Most facilities charge a monthly fee, ranging from \$1,000 to \$6,000+ per month
- Some charge a one time entrance fee
- Fees are based on the services provided to the residents
- Medicare doesn't pay for assisted living services
- Most individuals pay privately for assisted living
- There are limited programs to help reduce the out-of-pocket costs of assisted living care

# Nursing Home Care

- Can provide short-term care services for those who have an acute illness or injury, for example those who need skilled nursing or rehabilitation services
- Or it can provide long-term care services for those who require more care and needs 24-hour personal care, supervision and medical care
- Payment options include, private pay, Medicare/Medicaid and private insurance
- Cost: Range from daily rate of \$279 - \$304

# Maryland Access Point (MAP)

- Important to know which county in Maryland has a MAP office
- Maryland Access Point of Howard County
  - We provide information, assistance and long-term planning for older adults, persons with a disability ages 18 and older and their caregivers
  - Assistance is available over the phone, in person, by appointment at the OoAI office, at a 50+ Center or home visit
  - Contact information:
    - 410-313-1234 - available Monday – Friday from 8am to 5pm
    - [map@howardcountymd.gov](mailto:map@howardcountymd.gov)
    - [www.marylandaccesspoint.info](http://www.marylandaccesspoint.info)
    - [www.howardcountyaging.org](http://www.howardcountyaging.org)

# Caregiving Resources

- AARP: [www.aarp.org](http://www.aarp.org)
- Medicare: [www.medicare.gov](http://www.medicare.gov)
- Eldercare Locator: [www.eldercare.gov](http://www.eldercare.gov)
- Veterans Administration: [www.caregiver.va.gov](http://www.caregiver.va.gov)
- National Caregiver Foundation:  
[www.caregivingfoundation.org](http://www.caregivingfoundation.org)
- National Alliance for Caregiving:  
[www.caregivers.org](http://www.caregivers.org)
- National Family Caregivers Association  
:[www.caregiveraction.org](http://www.caregiveraction.org)

# Where to get help with Medicare questions?

- **State Health Insurance Assistance Program & SMP (Senior Medicare Patrol)**

**Local Help with Medicare**

*Free, Unbiased, Confidential*

# SHIP – State Health Insurance Assistance Program

- Medicare has a 24/7 customer service call line (1-800-MEDICARE) but no customer service offices
- SHIP provides local help with Medicare
  - no cost, confidential, unbiased
- Primarily volunteer counselors
  - Significant initial and on-going training, with certification requirements
- SHIP program in every county in U.S.
  - may have different name: SHINE in Florida and Massachusetts
- Available to Medicare beneficiaries of any age, their family members and/or caregivers.



# Howard County SHIP

## Public Education

- Aimed at those new to Medicare (Beneficiaries, Family Members, Caregivers or Community Partners)
  - Medicare 101 – What to Expect from Medicare: Parts A (Hospital), B (Medical), and D (Prescription Drugs); Benefit Programs
  - Medicare 102 – Why Medicare Isn't Enough: Medicare Part C Advantage Plans & Other Medicare Health Plans; Medicare Supplement (Medigap) policies; protecting yourself and Medicare from fraud, waste and abuse
- Any participants
  - Using Medicare's Plan Finder: how to use the Plan Finder on [www.medicare.gov](http://www.medicare.gov) to review Medicare Prescription Drug Plans (Part D)

# Howard County SHIP

## One-on-One Counseling

- By appointment
  - Bain 50+ Center, Columbia – every day
  - Ellicott City 50+ Center – Wednesday morning & Thursday afternoon
  - Glenwood 50+ Center – 2<sup>nd</sup> Tuesday morning each month
  - North Laurel 50+ Center – 1<sup>st</sup> and 3<sup>rd</sup> Thursday morning
- Full range of Medicare topics, including New to Medicare, Plan Reviews, Benefit Program Review and Application Assistance, and Problem Resolution
  - Not able to counsel on your HCPSS Retiree health insurance options because those are employer-sponsored plans
- Additional appointments during fall ‘Open Enrollment’
- Foreign Language Capabilities: Korean, Spanish

# Howard County SHIP

## Outreach

- Health Fairs, Faith-based Communities, Civic Organizations, Senior Housing Sites, Foreign-born Groups, Disease Management Groups, Other

## SMP (Senior Medicare Patrol)

- Protecting Yourself and Medicare from fraud, waste and abuse
  - Be aware of scams: new Medicare cards, free offers
  - Take precautions: protect your personal information, phone calls/home visits not allowed unless you request such contact
  - Review your Medicare Summary Notice and Explanations of Benefits
    - Follow-up and/or report if you think something is not correct

# Help with the costs of Medicare

## Help with Part A and Part B Premiums and Cost Sharing

- QMB/Qualified Medicare Beneficiary

## Help with Part B Premium

- SLMB/Specified Low Income Medicare Beneficiary

## Help with Part D Prescription Drug Costs

- Extra Help/LIS
  - SPDAP – Maryland Senior Prescription Drug Assistance Program
- 
- QMB, SLMB and Extra Help have gross income and asset limits; SPDAP has only a gross income limit
  - SPDAP has highest income limits: Individuals under \$35,640 per year; couples under \$48,060 per year

# A few items of note

- Important to identify all the health insurance coverage that your loved one/person you are helping has in place
  - Find all health insurance cards and other pertinent information
  - Understand how the coverage coordinates – or does not coordinate
  - Know when action can be taken to review/change the coverage
  - Put copies of the cards and information with the other important documents that you keep safely stored
- Medicare Authorization Form – allows you to call Medicare on behalf of your loved one
- Ensure that premiums are being paid in order to keep coverage in place

# Important Medicare Resources

## Medicare (CMS-Centers for Medicare & Medicaid Services)

- **1-800-MEDICARE**
  - Available 24/7 (except a few federal holidays)
  - Provides general information (coverage, enrollment rules, etc.) and beneficiary-specific information/assistance (replacement cards, claims, enrollment, coordination of benefits, etc.);
  - Medicare has no customer service offices - refers to SHIP for more involved one-on-one counseling
  - Beneficiaries can authorize others to call in on their behalf
- **[www.medicare.gov](http://www.medicare.gov)**
  - Helpful information on Medicare and related programs: Medicare services and costs, claims and appeals, publications, forms, etc.
  - “Compare Drug and Health Plans”: Plan Finder
  - Help finding providers, including nursing homes, hospitals, home health services, dialysis facilities, durable medical equipment and supplies, etc.
  - Wide range of information and links to resources



# Important Medicare Resources

- [www.mymedicare.gov](http://www.mymedicare.gov)
  - Specific to Medicare beneficiary
  - Claims information on a very timely basis
  - Tracking of use of preventive services with reminders when eligible
  - Ability to upload prescription information from pharmacy claims
  - Convenient links to resources and information

## Other Resources

- Maryland Insurance Administration
  - [insurance.maryland.gov](http://insurance.maryland.gov); 800-492-6116
- Social Security Administration: 800-772-1213
- Department of Social Services, Howard County:  
410-872-8700

# **Howard County SHIP/SMP**

Howard County Office on Aging and Independence

State Health Insurance Assistance Program (SHIP)  
Senior Medicare Patrol (SMP)

410-313-7392

[www.howardcountymd.gov/SHIP](http://www.howardcountymd.gov/SHIP)

Barbara Albert

Program Manager

410-313-7391, [balbert@howardcountymd.gov](mailto:balbert@howardcountymd.gov)



# Questions??

Thank you for coming.  
Thank you for what you do!

“Start where you are. Use what you have.  
Do what you can.” - Arthur Ashe